

# Estes Valley Flood Hazards

Revision Date: October 2013

## APPLICABILITY

Flood hazard regulation applies to all new development in the Estes Valley.

## WHY ALL THE REGULATIONS?

Flood hazards can cause loss of life and property. Because of this, the Town of Estes Park and Larimer County have adopted a systematic regulatory approach to managing flood hazards in order to reduce loss of life and property.



2013 Flood along the Fall River

This approach includes regulation of development in the floodplain, stream and river buffers, wetland protection, establishment of limits of site disturbance, and flood protection standards for subdivision and annexations.

## DEVELOPMENT IN FLOODPLAIN

Estes Park and Larimer County both regulate development within mapped floodplains. The Federal Emergency Management Agency (FEMA) regulates floodplain maps.

Because the Town and County manage FEMA mapped floodplains, property owners within the Valley are eligible to participate in the National Flood Insurance Program (FIRM). If the Town and County did not

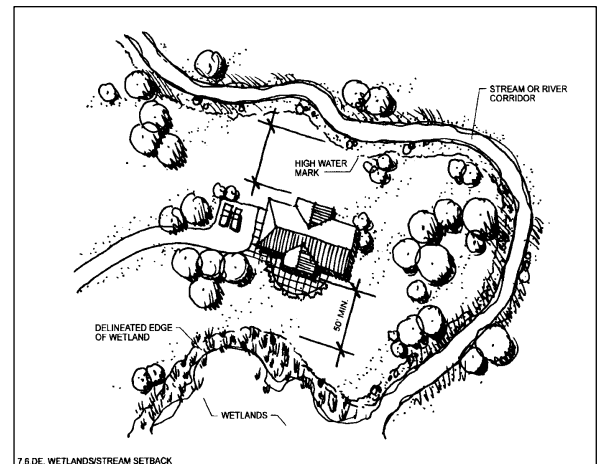
regulate development in the floodplain, local residents would not be eligible to purchase flood insurance.

See *Floodplain Development Permit* guide.

## STREAM AND RIVER BUFFERS

Setbacks from streams and rivers serve many functions:

- Provide erosion buffer.
- Provide bank stabilization.
- Intercept sediment, nutrients, pesticides, and other materials in surface runoff.
- Provide habitat and wildlife corridors.
- Provide shading of water, therefore cooling for the water, increasing productivity and habitat for aquatic species.



All new development adjacent to streams is required to be set back at 30-feet from the annual high-water mark. All new development adjacent to rivers is required to be set back at least 50-feet from the annual high-water mark.

See *Stream and River Corridor Protection* guide.

## WETLAND PROTECTION

During storm events, wetlands serve a vital function of floodwater storage. Wetlands function like natural tubs or sponges, storing water and slowly releasing it. This process slows the water's momentum and erosive potential, reduces flood heights, and allows for ground water recharge, which contributes to base flow to surface water systems during dry periods.



Source: EPA

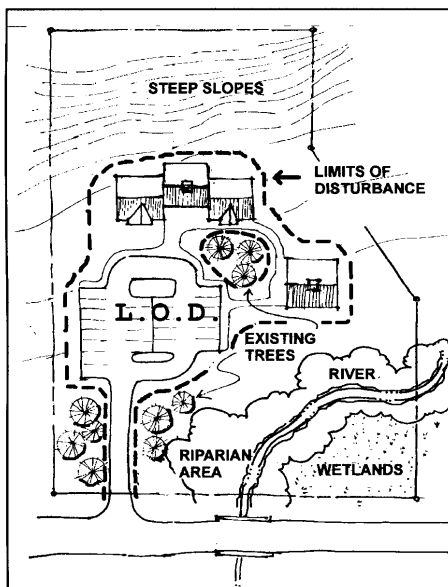
Development standards include:

- All new development must be set back at least 50-feet from wetlands.
- Wetlands should not be included as part of a platted development lot.

See *Wetlands Protection* guide.

## LIMITS OF DISTURBANCE

Each preliminary and final subdivision plat and each project development plan require a "limits of disturbance" as part of the overall project approval.



Criteria for limits of disturbance include stream and wetland protection and buffering, floodplains, floodways, flood fringes and flood hazards.

## FLOOD PROTECTION



2013 Flood – Fish Creek Road

The following design standards apply to all subdivision and annexation proposals for areas located within the area of special flood hazard:

1. All such subdivisions and annexation proposals shall include base flood elevation flood data.
2. All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of floodwater into the system.
3. All new and replacement sanitary sewer systems shall be designed to minimize or eliminate infiltration of floodwaters into the systems and discharges from the systems into floodwaters.
4. All such subdivisions shall have public utilities and facilities such as sewer, gas, electrical and water systems located and constructed to minimize flood damage.
5. All such subdivisions shall have adequate drainage provided to reduce exposure to flood damage.